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*Helping People Succeed in Business*  
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## Support Programs for the Development of Young Entrepreneurs

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# Best Practices

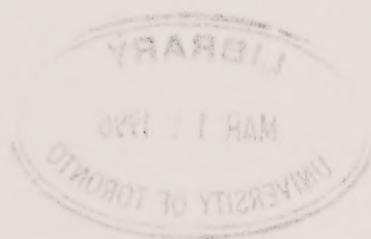
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# **SUPPORT PROGRAMS FOR THE DEVELOPMENT OF YOUNG ENTREPRENEURS**

## **«BEST PRACTICES»**



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- Additional copies of *Support Programs for the Development of Young Entrepreneurs---Best Practices* are available upon request from:

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- *Support Programs for the Development of Young Entrepreneurs---Best Practices* was prepared by the Entrepreneurship Development Unit of the Atlantic Canada Opportunities Agency (ACOA). While the information is from sources believed reliable, none of the information shall be taken as a representation for which ACOA or any of its employees incur responsibility.



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*June 1995*



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A.

## INTRODUCTION



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## INTRODUCTION

It is with pleasure that the Atlantic Canada Opportunities Agency has drawn together, in one publication, the "best practice" business assistance programs targeted toward young entrepreneurs. It is meant to be a practical and useful guide briefly describing the types of programs currently available, outlining their objectives, main features, and costs, detailing the impact they have achieved, and including the name of a contact person for future reference.

ACOA initially undertook to develop this inventory as part of an effort to examine the extent to which young people have access to existing business assistance programs in Atlantic Canada. The first step was to identify any such programs targeted specifically to young entrepreneurs (defined as someone under 30 in the process of starting or growing a business). The second step was to quantify the take-up rate of these programs and the third was to identify where program "gaps" existed. These "gaps" point to areas of opportunity for new program design or refinement. The objective of this work is to increase the number of young entrepreneurs by improving their access to the resources, networks, and skills to successfully start and grow their own businesses.

In compiling the inventory, the primary focus was on programs which help young people actually start their own businesses, programs which indisputably target young entrepreneurs (including student entrepreneurs). Consequently, the program categories are heavily weighted in the areas of financial assistance programs, entrepreneurial training and counselling programs, and student venture programs. However, because of the importance of creating more awareness of entrepreneurship as a career option, sections highlighting promotional activities, education initiatives, and young entrepreneurs' associations are included as well. A distinction is made between programs which support "student entrepreneurs" (young people who have not completed their education and are running summer or part-time businesses) and "young entrepreneurs" who have completed their education and are starting full-time ventures as their career or employment choice.

This compendium is not meant to be all-inclusive. The intent was to share examples of programs which are innovative in design and which appear to be achieving good results. Other excellent programs may also exist but for one reason or another did not come to our attention or did not specifically target youth. Generic business assistance programs (from which young people, like other groups of entrepreneurs, can access support) are also not included.

There is considerable diversity in the programs offered across the country and in their design and delivery elements. For example, in Atlantic Canada, we discovered there is significantly more business support available to "student entrepreneurs", both in terms of financial assistance and training and counselling, than for the career "young entrepreneur". And we discovered that young entrepreneurs are not a consistently strategic focus of business support in all parts of the country. However, the challenge of fostering an entrepreneurial culture among young people is a challenge shared by many. Governments at every level, the private sector, business support organizations and educational institutions are working toward supporting young people as they seek and develop business opportunities. The return on this investment is immediate and future employment, new and expanded businesses, and the next generation of company-builders. The more awareness we can create about the business start-up needs of young entrepreneurs and the more knowledge we can share about effective policy and program design to address these areas of need, the more successful we will be in our efforts to achieve a common goal of economic development.

Young entrepreneurs are under-represented in the total population of business owners (they comprise 5% of all self-employed persons but 20% of all employees). And the under 30 age group exhibits the highest unemployment rates of all age categories. Research reveals that young people face major challenges in acquiring access to the economic resources needed to start a business because they do not have the business track record, management experience, credibility, networks, and collateral security associated with society's notion of the profile of a "successful business owner". Thus, it is often more difficult for them to pursue their business ideas. On the other hand, there are a significant number of success stories of entrepreneurs who have built companies from a very early age. And those stories continue to multiply.

In Atlantic Canada, the departments of education, with support from ACOA, have launched major initiatives to introduce entrepreneurship/enterprise curriculum throughout all grade levels. This includes curriculum development, resource materials and tools, teacher orientation programs, student venture programs, small business exchanges, conferences and events, and awards. The implementation of this initiative will take place over the next five years. In the meantime, an increasing number of youth are being exposed to the concept of exploring and developing their own ideas for projects and businesses and learning the skill of business planning and start-up. It is likely that entrepreneurship will become a stronger career option for these young people than with past generations.

Based on its economic development leadership mandate, ACOA has the responsibility of ensuring, either directly or in partnership with other key players, that appropriate business-support programs, policies and infrastructures are put in place to nurture one of our potentially strongest economic growth sectors, the young entrepreneurs of Atlantic Canada.

**B.**

## **FINANCIAL ASSISTANCE FOR STUDENT VENTURES**



## I. FBDB - STUDENT BUSINESS LOAN PROGRAM NEWFOUNDLAND AND LABRADOR

**Description:** The Federal Business Development Bank (FBDB) provides loans and counselling for returning students. A loan of up to \$3,000 is made available for students to start their summer business. The loan is to be repaid in full by the first week in October. If the loan is paid early, it is interest free to the student and the student receives a \$100 rebate.

The program is administered by FBDB for Human Resources Development Canada. The Royal Bank and the National Bank (Québec) extend the loan based on the loan guarantee approval of FBDB. FBDB promotes the program; provides business planning assistance and counselling (seminars on How to Start a Business and Marketing); analyses the loan application and business plan; provides a letter of guarantee; and follows up with the students throughout the summer.

The FBDB has run this successful program in jurisdictions that do not have a similar provincially run program. In the Atlantic region this program is currently offered in Newfoundland only.

**Objective:** To make business venture funding more easily available to students and to encourage students to create their own summer employment.

**Impact :** There are, on average, 2.2 jobs created for every loan. The 1994 program assisted seventy-seven (77) applicants in Newfoundland and Labrador.

**Cost:** The cost averages \$500/job created or \$1,100/loan. These costs include the administration costs to both FBDB and the banks, the cost of counselling and the default costs. \$137,000 was disbursed for the 1994 program in Newfoundland and Labrador.

### **WHO TO CONTACT:**

**Ms. Christine Boutros-Nazar**  
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## **II. YOUTH ENTREPRENEURSHIP SKILLS (YES) PROGRAM NOVA SCOTIA**

**Description:** The Youth Entrepreneurship Skills (YES) program is designed to assist returning students, 16-29 years old, who want to operate their own business between school terms. It provides interest-free loans of up to \$5,000 and is delivered by the Nova Scotia Economic Renewal Agency as guarantor and the Royal Bank as lender.

**Objective:** To provide easily accessible funds to Nova Scotian students to assist them in creating their own employment. To encourage youth entrepreneurship.

**Impact:** In 1994/95 the YES program provided loan guarantees for \$250,000 to 120 student businesses. Seventy percent of these businesses were profitable or broke even, and 200 summer jobs were created.

**Cost:** In 1994, \$75,000 was allocated to cover loan losses, interest and administration. The Training and Mentoring Program cost an additional \$40,000 funded by the federal government through Human Resources Development Canada (HRDC). Since 1984, when the program started, \$2.6 million has been loaned to 1156 businesses. \$100,000 is still in collection.

Training and mentoring is provided to the students through the Junior Achievement Program and private sector consultants. In 1995, university students will form consulting units and be contracted by the government to provide the training and mentoring program.

The YES Program is linked with the public school Entrepreneurship Education Program in which all students who take the course are required to develop a business plan. (See School Year YES Program).

**WHO TO CONTACT:**

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Economic Renewal Agency  
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Halifax, Nova Scotia  
B3J 2R7  
Phone: (902) 424-2720  
Fax: (902) 424-0508

### **III. SCHOOL YEAR YES PROGRAM - NOVA SCOTIA**

**Description:** The Nova Scotia Economic Renewal Agency provides loan guarantees for funds of up to \$500 for students enrolled in the grade 12 Entrepreneurship Education course. The loan is made by the Royal Bank.

**Objective:** To encourage students who are learning about entrepreneurship to "learn by doing"; the overall goal is to develop new entrepreneurs. The program is in place to eliminate financing as a barrier to the start-up of student-run business.

**Impact:** This is a new program; in 1995 ten (10) students have taken advantage of the program in the first year.

**Cost:** The budget for this program is part of the \$250,000 budget allocation for the YES Program. Uptake of this program is expected to increase as the Grade 12 Entrepreneurship Education teachers become more aware of how it works.

**WHO TO CONTACT:**

**Mr. Brian Watson**  
Economic Renewal Agency  
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Box 519  
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#### IV. NEW ENTREPRENEUR LOAN PROGRAM - PRINCE EDWARD ISLAND

**Description:** Administered by Enterprise PEI, the initiative provides new entrepreneurs with a loan of up to \$15,000 for the start-up costs of their business. Loans are sourced from participating financial institutions and are guaranteed by Enterprise PEI. The borrower has up to five (5) years to repay the loan.

The program has a summer loan component for returning students of up to \$3,000 which must be paid back by October 31. Interest is paid at the rate of prime plus 1%. Those loans in good standing at the end of their first year receive a one time only rebate of the interest paid during the year. Students who repay their loan by October 31 will receive an interest rebate.

**Objective:** To encourage new business start-ups and entrepreneurs who might have difficulty obtaining funds for their business.

**Impact:** Sixty-three (63) loan applications were approved during 1994-95 for the New Entrepreneur Loan program; eighteen of these loans were made to youth (under thirty years old). Three (3) applications were approved for the summer student program.

**Cost:** Overall, \$741,100 was loaned to businesses through this program, and \$13,720 paid out as interest rebates. Only two loans were not repaid.

**WHO TO CONTACT:**

*Ms. Pat Taylor*  
Enterprise P.E.I.  
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Charlottetown, P.E.I.  
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## **V. STUDENT VENTURE CAPITAL PROGRAM - NEW BRUNSWICK**

**Description:** The Student Venture Capital Program, available for the past ten years from the New Brunswick Department of Advanced Education and Labour, guarantees an interest free loan of up to \$3,000 for students to start a summer business.

The application is made through one of the twelve Economic Commissions in the province. The Economic Commissions provide counselling and business planning support to the students who require it. The government approves the loan guarantee and the partner banks disburse the funds. The student is required to have 20% equity in the business. The government covers any default and interest payments. As well, the government pays a rebate to the student when repayment is made prior to October 15. In 1994, the early payment bonus was 20% of the loan amount. In 1995, this is being increased to 33 1/3%.

**Objective:** To encourage students to create their own employment and help introduce young people to the practice of entrepreneurship.

**Impact:** One hundred and twelve (112) new businesses were started in Summer 1994.

**Cost:** The budget was \$80,000. This covers the administration fees, the interest charges and the rebate.

**WHO TO CONTACT:**

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## VI. STUDENT VENTURE PROGRAM - ONTARIO

**Description:** A loan guarantee for loans of up to \$3,000 is available for returning students (ages 15 -29) to start their own summer business. Students under the age of 18 require a guarantor. The loan is interest-free from April until September 30, after which the student is responsible for interest (set at prime plus 1%) until the loan is due for repayment by December 31.

The funds are loaned by the Royal Bank and the application is made to the bank for their assessment and approval. The Bank requires a feasible business plan and will perform a credit check on the applicant. Once the loan is approved, the Ministry of Economic Development and Trade provides a 100% loan guarantee for the funds. Applicants can seek assistance and consultation from the 30+ Business Self-Help offices in the province and a training program, "Running Start", is available through the Community Colleges in the Province.

**Objective:** To provide students with the employment alternative of creating their own job. To help students gain an understanding of, and experience in, the field of entrepreneurship and to develop their business skills. To provide access to credit that they might not normally be able to access due to their age, lack of business experience and lack of collateral security. The Program also serves to give the student experience in working with banks and removes the intimidation factor in working with the banking system.

**Impact:** In 1994, 672 loans were made to 743 students. \$1.9 million was disbursed in principal and a success rate of 85% repayment was achieved. Each business creates an average of two (2) jobs. After all costs are covered, there is a net benefit to the Province of over \$400,000.

**Costs:** In 1994, the cost of running the program, including marketing, salaries, default payments and publications was \$550,000. This means that the cost per business was \$820, the cost per student was \$741, and the cost per job was just over \$400.

**WHO TO CONTACT:**

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C.

**FINANCIAL ASSISTANCE  
FOR FULL TIME  
YOUNG ENTREPRENEURS**



## I. YOUTH VENTURE LOAN & YOUNG ENTREPRENEUR LOAN PROGRAMS NEWFOUNDLAND AND LABRADOR

**Description:** The Y-Enterprise Centre, along with partners Enterprise Newfoundland and Labrador (ENL) and the Canadian Bankers Association (CBA), developed this program that provides a loan of up to \$30,000 for young entrepreneurs (under 30 years old). ENL will lend 2/3 or up to \$20,000 of the loan through their Young Entrepreneur Loan Program. The bank, with a guarantee from the Y-Enterprise Centre, lends the remaining 1/3. Through this program, young entrepreneurs can access 100% financing for their businesses.

The program was started in recognition that it is more difficult to obtain funding as a young entrepreneur due to the lack of a credit history, work experience and collateral. The Y-Enterprise Centre assists the entrepreneur in the business planning and credit application process. The Program is used as a last resort funding source. Due to the preparation and support from the Y-Enterprise Centre, most of their clients are able to obtain funding from other programs or sources.

The impact of the program is high even though the use of the program dollars is fairly low. The existence of the program attracts the young entrepreneur to the business planning help available from the Y-Enterprise Centre. The entrepreneur, in turn, is often able to obtain conventional funding. However, this option is available.

**Objective:** The program is specifically geared to young people to provide access to capital when it would normally be denied.

**Impact:** Between April and November 1994, 14 businesses were started by Y-Enterprise Centre clients under 30 years old. Only one of these needed to access the program.

**Cost:** In 1994/95, one loan of \$19,000 was disbursed.

**WHO TO CONTACT:**

*Mr. Ian Baird*  
Y-Enterprise Centre  
5 Job Street  
St. John's, NF  
A1E 1H1  
Phone: (709) 739-9933  
Fax: (709) 726-5231

## **II. YOUTH INITIATIVE - QUÉBEC**

**Description:** The Youth Initiative is a program that provides a grant of \$6,000 to young people (ages 18 - 35) to assist them in starting their first business. The grant can be applied to the costs of a feasibility study and start-up. There is also a grant of \$1,000 available to successful applicants for training.

The business must create employment for the entrepreneur and one other person. The business owner must invest cash or a transfer of assets to the company in an amount equal to 20% of the grant.

Program funds are supplied by the provincial government through the Ministère de l'Industrie, du Commerce et de la Technologie (MICT) and can be applied for from the Service d'aide aux jeunes entrepreneurs (SAJE) which are part of the 90 Industrial Development Corporations in the Province.

SAJE offices are also funded to provide assistance to the **Young Entrepreneurs Service** which provides consulting services and training to young people starting and running a business.

**Objective:** To help young people create their own employment and to assist young people with good ideas who do not have money or access to money to fund the start-up of their businesses.

**Impact:** In 1994/95, 917 businesses were started by 1273 entrepreneurs. A total of 2617 new jobs were created. Grants totalling \$7.4 million leveraged new investments of \$86 million.

**Cost:** Of the budget of \$7.8 million, \$7.4 million was spent on direct grants to young entrepreneurs, \$208,000 on feasibility studies and \$192,000 for training.

**WHO TO CONTACT:**

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### **III. ASSISTANCE FOR YOUNG ENTREPRENEURS - QUÉBEC**

**Description:** The Société d'Investissement Jeunesse (SIJ) is a nonprofit corporation founded in 1986 by prominent figures from the business community and the Québec government. The Assistance for Young Entrepreneurs program, offered by the SIJ, provides a loan guarantee to young people (ages 18 - 35) for starting, acquiring or investing in a company's share capital. These SIJ 100% personal loan guarantees, accessible from a number of financial institutions throughout the Province of Québec, are available under the terms and conditions of the Founder, Purchaser and Partner components of the program.

SIJ's capacity to provide financing comes from its Financial Assistance Fund, made up of donations from over a hundred companies and organizations that encourage young entrepreneurs to go into business. The funds are used exclusively to guarantee personal loans. The maximum guarantee available is up to 50% of project costs or \$50,000 per entrepreneur and \$150,000 per company (with three eligible entrepreneurs).

Evaluation of the proposals submitted to the SIJ is based on a business-oriented approach. It is essential that the businesses create jobs and have an economic impact.

General eligibility criteria include that the applicant(s) is 18-35 years old, a Canadian citizen or landed immigrant and resident in the province for the last two years. The business must be profit-oriented, have its head office in Québec, and be incorporated at the time the SIJ funding is provided. Any type of business is eligible except real estate speculation, securities or real estate brokerage or the practice of a profession such as lawyer, doctor, dentist, accountant or notary. The owner(s) must have 10% equity in the company, own 51% of the company shares and work full-time in the company.

**Objective:** To promote entrepreneurship, foster economic growth and create jobs by providing financial assistance for young entrepreneurs going into business.

**Impact:** In 1994/95 \$1 million was used as a guarantee for loans of \$4.5 million, for thirty (30) partner businesses and 120 single-owner businesses.

**Costs:** An annual operating budget of \$400,000 (supplied by the provincial government). An annual loan default fund of \$250,000 - \$300,000. The revolving loan guarantee fund stands at \$2.5 million.

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## IV. YOUTH VENTURES LOAN PROGRAM - ONTARIO

**Description:** A loan guarantee is available to young entrepreneurs (ages 18 -29) of up to \$7,500 to assist them in starting their own business. The business must be a full-time, new business (no more than three months old prior to application). Certain types of businesses are not supported such as 1-900 phone lines, multi-level marketing, commission sales and franchises. The funds are guaranteed by the Provincial Government and available through the Royal Bank and the Caisses Populaires. The applicant is expected to contribute an additional 20% of the loan amount in cash equity. The business must be able to create two jobs over the five year period (including the owner's job). Applicants must attend "Running Start", a 10 hour business training program available through the community college system.

**Objective:** To encourage entrepreneurship amongst young people and to help them create their own jobs. To introduce young people to the financial system, and build a relationship with banks.

**Impact:** On average, since the inception of the program in 1989, annual business starts total 582 with 2.2 jobs created for each business.

**Costs:** Approximately \$4 million has been disbursed in each year of the program with an average loan size of \$6,900 per business.

**WHO TO CONTACT:**

***Mr. Rick Ingleson***

Ministry of Economic Development and Trade  
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4 Robert Speck Parkway, Suite 1160  
Mississauga, Ontario  
L4Z 1S1  
Phone: (905) 279-1142  
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## V. YOUNG ENTREPRENEURS PROGRAM - MANITOBA

**Description:** The Young Entrepreneurs Program encourages youth (18 - 24 years old) to start their own business by providing a \$2,000 grant to help defray start-up costs. An additional \$2,000 is available on a matching fund basis if the start-up costs are more than \$4,000. The grant is available through one of the 17 Rural Development of Cultural Heritage offices. The business must provide full-time, year round, self employment for the applicant.

**Objective:** To provide assistance to youth in starting their own business. To encourage young people to consider entrepreneurship as a viable career option.

**Impact:** The program has been running for two years. In the first year, there were twenty-six (26) approvals and in the second year there were forty-five (45) approvals. A survey in November 1994 revealed that 80% of the businesses established through this program were still in operation.

**Costs:** In 1994/95, the cost of the program was approximately \$100,000.

**WHO TO CONTACT:**

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**D.**

**START-UP TRAINING  
AND  
COUNSELLING  
FOR  
YOUNG ENTREPRENEURS**



## **I. GRADUATE SELF-EMPLOYMENT PROGRAM NEWFOUNDLAND AND LABRADOR**

**Description:** The Program assists recent (in the past two years) graduates of post-secondary institutions to become self-employed. It consists of a 52-week income support program of \$260 per week, totalling \$13,520 per person, per year. The program involves a component addressing the individual's training needs for skill development and provides \$800 for this training component.

The P.J. Gardiner Institute for Small Business Studies (Faculty of Business Administration, Memorial University of Newfoundland) and Eastern College along with the Provincial and Federal governments have partnered to deliver this program. The P.J. Gardiner Institute does the initial assessment of the graduate/applicant and makes its recommendation to the Assessment Review Committee. This committee is made up of representatives from Human Resources Development Canada (HRDC), the provincial departments of Employment and Labour Relations, Education and Training, Social Services, and Enterprise Newfoundland and Labrador. Eastern College provides business plan/training support and mentoring to each successful applicant.

**Objective:** To assist eligible graduates become self-employed in a sector identified as a provincial growth sector. Businesses supported are only those which will not negatively impact existing businesses.

**Impact:** Funds have been allocated to assist up to 50 graduates. The intake has been extended until March 1996, and will run until March 1997. As of March 1995, eight (8) graduates had been accepted and four conditionally accepted into the program (meaning that they have been given support for a ten week period; further support is conditional on them further developing their business plans). Some applicants with established businesses have been recommended for receipt of training support, although they did not require income support from the program.

**Cost:** \$13,520 per applicant plus \$800 training allowance. The Program is funded through The Strategic Initiatives Agreement. The costs are split 50/50 by the federal and provincial governments.

**WHO TO CONTACT:**

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## **II. ASSISTANCE TO YOUNG ENTREPRENEURS SERVICE - QUÉBEC**

**Description:** Funds are supplied from the Provincial Government through the Ministère de l'Industrie, du Commerce et de la Technologie (MICT) for the operation of the Service d'aide aux jeunes entrepreneurs (SAJE). There are 94 SAJE associated with the Industrial Development Corporations in the Province. Each SAJE has 1-2 staff members.

The SAJE are funded to provide consulting services and business-oriented workshops to young people interested in starting and running a business. The SAJE works with a client through the startup phase of their business and acts as a consultant, providing support for a period of two years after the start-up of the business.

The SAJE runs a three part series of workshops to initiate new entrepreneurs. These workshops cover the following themes: 11 hours - What is an Entrepreneur? (personal characteristics and self-assessment); 22 hours - Business Venture Workshops (includes information on marketing research, marketing, financial management and record-keeping, etc.); and 11 hours exploring how to get the money to start and operate the business. The workshops are 3.5 hours/week for 12 weeks.

People receiving income support in starting their business are required to take the training courses available to them at no cost. Other participants pay \$125 for the workshop series.

**Objective:** To provide support and technical assistance to young people interested in starting and running a business.

**Impact:** In 1994, approximately 9,000 people were registered as clients, almost 2,000 of these started a business creating over 5,000 jobs. Approximately 2,200 people have taken the training sessions.

**Cost:** The Ministère de l'Industrie, du Commerce et de la Technologie (MICT) funds the 94 SAJEs with a contribution of \$5 million per year (an average of \$53,000 each).

**WHO TO CONTACT:**

**Mr. Patrice Gagnon**  
Assistance des SAJE  
P.O. Box 445  
Magog, Québec  
J1X 3X7  
Phone: (819) 868-SAJE  
Fax: (819) 843-4124

### **III. RUNNING START SELF-EMPLOYMENT ORIENTATION PROGRAM ONTARIO**

**Description:** The Running Start training program is required for new entrepreneurs accessing the **Youth Venture Loan Program** and the **New Venture Loan Program** in Ontario. Running Start is a ten hour (one evening and a day) workshop designed to assist entrepreneurs to start their new business. It is available from the Community Colleges in the Province. If the loan is approved, the \$75 fee for the Running Start program can be included in the business plan as part of the start-up costs of the business.

The evening session covers entrepreneurial attributes - what it takes to be an entrepreneur and personal assessment, the business plan, business structures, legal contracts and agreements and completing the Youth or New Ventures loan application. The day session covers record-keeping, financing, marketing and selling strategies.

A letter of completion of the program must accompany the New Venture or Youth Venture application.

Applicants to the New Venture or Youth Venture loan programs who have completed the Jobs Ontario Self-Employment Training or the Self-Employment Assistance Program are not required to complete the Running Start Program.

**Objective:** To ensure that new entrepreneurs have access to basic business knowledge and support systems. To ensure that applicants to the New Venture and Youth Venture Loan Programs have basic business information in order to enhance the potential for business success.

**Impact:** Applicants to the Youth Venture and New Venture loan programs must access this program. Running Start is available to the general public, as well.

**Cost:** The cost of attendance is \$75.

**WHO TO CONTACT:**

**Target Markets**

Ministry of Economic Development and Trade

Province of Ontario

Hearst Block, 9th Floor

900 Bay Street

Toronto, Ontario

M7A 2E1

Phone: (416) 326-5828

Fax: (416) 326-5835



E.

## **STUDENT VENTURE PROGRAMS**



## I. CAMP ENTREPRENEUR - NECWB - UNITED STATES

**Description:** Operated by the National Education Center for Women in Business (NECWB), Camp Entrepreneur<sup>sm</sup> is a six day award winning program for young women ages 10 - 19 which teaches entrepreneurship skills. The Camp was initiated in 1993, in the NECWB's hometown of Greensburg, Pennsylvania with young women aged 15 - 19. In 1994, the camp was held in two locations, Greensburg, Pennsylvania and Denver, Colorado. In addition, Camp Entrepreneur Jr.<sup>sm</sup> for young women ages 10 - 14 was started.

**Objective:** To enhance self-confidence and leadership skills and to introduce young women to the world of entrepreneurship. In so doing, the Camp encourages young women to consider entrepreneurship as a career option.

**Impact:** Approximately 10 girls can attend each week long session of Camp Entrepreneur<sup>sm</sup>. In 1994, four camps were run.

**Cost:** The cost to attend Camp Entrepreneur<sup>sm</sup> is \$549 US per participant. This price includes room and board and all camp materials. Students who become members of the NECWB for a cost of \$19 US can attend the Camp for a reduced price of \$490 US.

**WHO TO CONTACT:**

*The National Education Center  
for Women in Business (NECWB)*  
Seton Hill College  
Greensburg, Pennsylvania  
15601, USA  
Phone: (412) 830-4625  
Fax: (412) 834-7131

## **II. "I WANT TO BE A MILLIONAIRE" PROGRAM - CANADA**

**Description:** A program that includes six working/learning sessions totalling 18 hours of entrepreneurial training for student participants aged 6-18 years old, their parents and mentors. Once the training is completed, the participants receive a \$100 seed capital grant to start their business venture. This is a community-based program that involves groups such as the local Rotary, Chamber of Commerce, Community Futures, school boards, youth-at-risk programs, and economic development agencies. Following eight to ten months of formal operation, a celebration/graduation takes place after which many of the student ventures continue to operate and grow.

**Objective:** To encourage young people to learn about entrepreneurship through guided practice and training, and to teach young people to be better members of their community by networking them into the community and teaching them entrepreneurial skills through actual ownership, regardless of age, gender or socio-economic background.

**Impact:** In the summer of 1994, the program took place at eleven (11) sites in the four Atlantic Provinces and involved 219 students. "I Want to Be a Millionaire" programs, headquartered in Nova Scotia, also operate in Ontario, British Columbia, Alberta, Saskatchewan and Hungary.

**Cost:** A typical project for twelve to fifteen youth will cost \$4,000 to \$ 5,000, which includes sponsor training, youth workbooks and youth seed capital.

**WHO TO CONTACT:**

***Mr. Bill Finley Punnett***

William Finley Punnett and Associates  
I Want to be a Millionaire Program  
Box 632  
Amherst, Nova Scotia  
B4H 4B8  
Phone: (902) 667-0731  
Fax: (902) 667-0119

### III. YOUTH ENTREPRENEURSHIP PROGRAM - NEW BRUNSWICK

**Description:** The Youth Entrepreneurship Program (YEP) is a 10 week summer training program for returning post-secondary students. Funded by the Canada - New Brunswick COOPERATION Agreement on Entrepreneurship and Human Resource Development, and offered by the twelve (12) Economic Commissions, the program consists of two phases. The first phase is the training and business plan preparation phase and the second phase involves the actual start-up of business ventures. The Program started in the summer of 1992.

The program has been revised for the summer of 1995 to encourage the training and the practice (phase I and phase II) to take place in the same summer. The new program training period will last three weeks and the student entrepreneurs can start their business immediately. University students will be able to begin the program on the 1st of May, instead of the late June-early July start date (used in 1993 and 1994). College and high school students who already have school-based entrepreneurial training will not require the 3-week training period. A mentorship component has also been added to the program. Each participant will receive a \$500 grant upon commencement of operations of their business venture.

**Objective:** To increase knowledge and understanding of entrepreneurship and the development of entrepreneurial skills in youth. To assist students in developing and generating their own summer or permanent business and to increase the number of summer business start-ups.

**Impact:** In 1993, 204 students participated in phase I, with twelve of these students returning in the summer of 1994 to participate in Phase II (starting their business venture) - and making use of the Student Venture Capital Fund. In the summer of 1994, 144 students participated in the English program and 12 students participated in the French program

**Cost:** A four year allocation was made to the program in 1993 of \$2,196,000. For the summer 1994 program, \$510,909 was disbursed. The projected costs for the program are expected to be reduced to \$275,000 for 1995, and the number of students that each Economic Commission can recruit has been doubled from twelve to twenty-four. The Program is jointly funded by the federal and provincial governments through the Cooperation Agreement on Entrepreneurship and Human Resource Development.

**WHO TO CONTACT:** *Ms. Gisèle McCarthy*

Department of Advanced Education and Labour  
Province of New Brunswick  
P.O. Box 6000, 470 York Street  
Fredericton, New Brunswick  
E3B 5B4  
Phone: (506) 444-4125  
Fax: (506) 453-2148

## **IV. THE YOUTH VENTURES PROGRAM - NEWFOUNDLAND AND LABRADORS**

**Description:** The Youth Ventures Program was initially developed and implemented by Rising Sun Developers, Inc. in 1992 in St. Anthony, Newfoundland. Funding has been provided by the Atlantic Canada Opportunities Agency (ACOA) and Human Resources Development Canada (HRDC), with student loans being provided by the Federal Business Development Bank's **Student Business Loan Program**.

A program coordinator is hired to solicit students, aid in the development of business plans and give seminars on bookkeeping, advertising, promotion, marketing and financing. Every business is encouraged to operate as a partnership to increase the success rate. The Program Coordinator also monitors, assists and advises each student business on a daily basis. Upon completion of the program, the Coordinator is responsible for assisting the student in closing out their business and producing a final report and completing an internal evaluation of the program. In 1994, the Youth Ventures Program was offered to students in six different communities.

**Objective:** To provide summer employment for students, teach business skills to area youth, generate student appreciation for small business issues and its contribution to the economy, and to introduce students to entrepreneurship as a career option.

**Impact:** In 1994, 35 student businesses were started providing self-employment for 53 students.

**Cost:** The cost per community is approximately \$18,000 which has been shared by ACOA and HRDC. The student loans are accessed from the FBDB **Student Business Loan Program**.

**WHO TO CONTACT:**

***Mr. David Quinton***

Rising Sun Developers, Inc.  
P.O. Box 430  
St. Anthony, Newfoundland  
A0K 4S0  
Phone: (709) 454-2812  
Fax: (709) 454-4154

## V. NATIONAL FOUNDATION FOR TEACHING ENTREPRENEURSHIP UNITED STATES

**Description:** The National Foundation for Teaching Entrepreneurship provides materials, equipment and administration for the teaching of an 80 hour course in entrepreneurship in inner city schools in twelve (12) cities in the United States. The course will typically be offered for one class period per day for a term (18 weeks). It also can be offered as an after-school program for a 12 week period. The course is available for both Jr. High and High School students. The curriculum is a mix of theoretical and hands-on practice. Students make five field trips:

- 1) *to a wholesale market* --to purchase products they then price, market and sell through a flea market;
- 2) *to a bank* to set up their business account;
- 3) *to city hall* -- where they register their business; and
- 4) *to an operating business.*

Participating teachers will receive a stipend (approximately \$4,000 US/year) and equipment and materials will be left with the school (equipment such as VCR's, overhead projectors, video and 35mm cameras). The teachers also receive an expense account for course materials and miscellaneous expenses.

At the end of the course, the students are required to write a 40 page business plan, complete with 5 year proforma financial statements. The students present their business plan to obtain a venture capital grant. For Washington, D.C., the site of the largest program, with 40 students participating per year, 24 - 30 of the students will receive a grant ranging from \$300 - \$1,000. All of the funding for the program is donated by corporations, foundations and individuals.

**Objective:** To encourage entrepreneurship among disadvantaged youth in the inner cities.

**Impact:** Twelve cities are participating, reaching approximately 2,000 students/year. The program started in 1987 and, over the past four years, 13-14% of participants operate businesses after the end of the program.

**Cost:** The cost per student is \$1,000-\$1,500; \$40,000-\$50,000/classroom; and \$200,000-\$300,000 per city. Next year an additional city will be added to the program.

**WHO TO CONTACT:**

***Mr. Kevin Graine***

National Foundation for Teaching Entrepreneurship  
325-B, M Street  
Washington, D.C.  
20007, U.S.A.  
Phone: (202) 944-5290  
Fax: (202) 333-5639



F.

## **AWARD AND SCHOLARSHIP PROGRAMS**



## I. YTV ACHIEVEMENT AWARD FOR ENTREPRENEURSHIP - NATIONAL

**Description:** Every year YTV sponsors the YTV Achievement Awards. One of the fifteen (15) categories is the Achievement Award for Entrepreneurship. The nominees for all categories must be 19 years old or under in the calendar year for the year of the award. The panel of judges, volunteers from youth - serving agencies and the arts is supplemented by a category judge (one for each of the 15 categories). For the entrepreneurship category, the judges look for a young person that owns his or her own business, and they review the balance sheet, income statement and business outline for the company. A research process is initiated in October and continues until December with a weekend in February dedicated to the judging process. The winners are notified and they (and a chaperon for each winner) are brought to the show for a week of events and rehearsals - paid for by YTV.

**Objective:** To promote achievement and promote entrepreneurship amongst young people.

**Impact:** YTV publicizes the awards program to schools, to youth serving agencies, libraries, and by soliciting entries based on news clippings about youth. In 1994, there were thirty-seven nominations for the entrepreneurship category. The six finalists for the category received a Scientific Encyclopedia and a certificate. The winner receives a \$3,000 honorarium and the all expenses paid week-long trip for themselves and a chaperon to an awards program site. YTV publicizes the winners in each category and broadcasts the televised event two times during the year.

**Cost:** There is no fee to enter the competition. The program is paid for through a mix of sponsorships and a contribution from YTV. The entrepreneurship category for 1994 was sponsored by Youth Services Canada.

**WHO TO CONTACT:**

*Ms. Joanne Jackson, Producer*  
YTV Achievement Awards  
YTV  
64 Jefferson Ave, Unit 18  
Toronto, Ontario  
M6K 3H3  
Phone: (416) 534-1191  
Fax: (416) 533-0346

## **II. ATLANTIC CANADA STUDENT ENTREPRENEUR AWARDS ATLANTIC PROVINCES**

**Description:** The Atlantic Canada Entrepreneur Awards Association (ACEAA) has a specific award for student entrepreneurs. The award is for students under the age of 24 and currently enrolled at any level of the formal education system. The student must have a strong entrepreneurial inclination demonstrated by a successful venture. Factors considered in the judging include: innovation, resourcefulness, determination and creativity. The award is sponsored by the Atlantic Canada Opportunities Agency (ACOA). A public and well publicized call for nominees is issued in the spring in the four Atlantic Provinces. A committee of judges reviews the nominations in each province and a provincial finalist is selected. Each of the finalists receives an award and one of the finalists is named the Atlantic Student Entrepreneur of the Year. Finalists are further encouraged to enter such national programs as the Federal Business Development Bank award for young entrepreneurs.

**Objective:** To recognize the accomplishments of student entrepreneurs, to develop an entrepreneurial culture which embraces youth as part of the business community, and to promote entrepreneurship to young people as a viable career option.

**Impact:** Since 1992, the first year of the awards program, one finalist from each of the four Atlantic Provinces has been chosen. Of these four finalists, one is named the Student Entrepreneur of the Year for the Atlantic region. The finalists and the award winners are featured in literature and profiled in videos. There is local media coverage for each finalist in his or her home province and the winner is profiled in pan-Atlantic regional media. The finalists are inducted into the ACEAA Academy of Entrepreneurs and are featured as role models in the following year's program.

**Cost:** The budget of the Student Entrepreneur program is approximately \$13,000.

***WHO TO CONTACT:***

***ACEAA***

Box 397, Halifax Central  
Halifax Nova Scotia  
B3J 2P8  
Phone: (902) 426-5196  
Fax: (902) 426-9033

### **III. YOUNG ENTREPRENEUR OF THE YEAR AWARD AND MENTOR PROGRAM FBDB - NATIONAL**

**Description:** The Young Entrepreneur of the Year Award is a national program that recognizes twelve provincial/territorial winners. The program has been running since 1988. The nominees must be entrepreneurs aged 29 or younger. The deadline for nominations is in mid-June and the award is made during Small Business Week at the end of October during a gala celebration in which the winners are brought to the awards ceremony. The award winners are profiled and promoted. In addition, since 1994, the winners of the Young Entrepreneur Awards are matched with a highly respected business leader from their respective province or territory. These business leaders act as mentors for the young entrepreneurs throughout the subsequent year.

These winners have organized themselves into a loosely affiliated Young Entrepreneurs Association (YEA) whose goals are to promote networking and to assist other young entrepreneurs.

**Objective:** To celebrate the success of the provincial/territorial winner and to encourage other young people to consider entrepreneurship as a career option through role modelling.

**Impact:** Since 1988, eighty-four (84) young entrepreneurs have won and acted as role models for other young people.

**WHO TO CONTACT:**

***Ms. Christine Boutros-Nazar***

The Federal Business Development Bank  
800 Victoria Square, 9th Floor  
P.O. Box 335  
Montreal, Québec  
H4Z 1L4  
Phone: (514) 283-5443  
Fax: (514) 283-9718

#### IV. WORLD YOUNG BUSINESS ACHIEVERS AWARD - INTERNATIONAL

**Description:** Sponsored by Worldcom Group Partners and supported by British Airways and other corporate sponsors, this award program is international in scope. Each partner company, of which there are seven (7) in Canada, is eligible to nominate one Young Business Owner (under 40 years old), and then one nominee is chosen to represent each country. In 1994, the first year that the award program was expanded to be international in scope, there were fifteen (15) finalists.

The award program started years ago as a local project of the Worldcom Partner in Scotland, and became the largest fundraiser in the United Kingdom. Two years ago it was made international in scope. In the first as an expanded program, the World Young Business Achievers Award Program met its participation goals. The program is expected to continue in its growth.

**Objective:** To recognize achievement in business of young business owners while at the same time supporting charities around the world.

**Impact:** The impact is in the local profiling of a young business achiever and the encouragement of entrepreneurship in general and of the nominees and finalists, specifically. As well, funds are raised through this process to benefit the Prince's Trust charities. In 1994, more than \$200,000 was raised.

**Cost:** All costs are covered through corporate sponsorships. The event is a fundraiser for charities.

**WHO TO CONTACT:**

**Mr. Darrell Fowlie**  
Public Relations Counsel  
Bristol Communications - Worldcom  
Suite 240  
33 Ochterloney Street  
Halifax, Nova Scotia  
B2Y 4P5  
Phone: (902) 466-0900  
Fax: (902) 463-3756

## V. SCHOLARSHIP - NOVA SCOTIA CHAMBER OF COMMERCE - NOVA SCOTIA

**Description:** Twenty (20) \$1,000 scholarships were awarded in 1994 to students in grade 12 who were going on to an accredited post-secondary institution. The criteria used for judgement for the awards were based on the submission of an essay entitled "My Entrepreneurial Vision", a transcript of the student's marks and their activities. An additional \$500 was awarded to the top five award winners, with \$500 being given to their high school. The high school was encouraged to use the funds for computer or science and technology purchases. The Program was administered by The Nova Scotia Chamber of Commerce and their local affiliates. The funding partners were Maritime Tel & Tel (MT&T), the Atlantic Canada Opportunities Agency (ACOA), and the Nova Scotia Economic Renewal Agency. In 1994, twenty Chambers were involved in the Program. Each local chamber named the scholarship in recognition of a successful local business achiever.

**Objective:** To promote and increase awareness of entrepreneurship as a career option and to promote a successful local entrepreneur as a role model in each participating community.

**Impact:** Twenty students received awards from the twenty participating communities/Chambers of Commerce. This project also included the establishment of a speakers bureau (creating a list of business speakers that are willing to go into the classroom). There were 125 entries for the scholarship competition.

**Cost:** The budget was \$90,000 for both the scholarship program and the Speakers' Bureau program with \$15,000 (for the scholarships) coming from MT&T and the remainder coming from the jointly funded Canada/Nova Scotia Cooperation Agreement on Industrial Development Opportunities.

### **WHO TO CONTACT:**

#### ***David Harrison***

Nova Scotia Chamber of Commerce  
1A McNeil Street  
Dartmouth, Nova Scotia  
B2Y 2H2  
Phone: (902) 461-0267  
Fax: (902) 463-1130

## **VI. SCHOLARSHIP - AAWBO - ATLANTIC PROVINCES**

**Description:** The Association of Atlantic Women Business Owners (AAWBO) has established a scholarship for women who have completed a course of study conducive to the start-up of their own business. Under the current criteria, the student cannot be operating a full time business and she must have a business plan in place for an enterprise she intends to commence immediately upon completion of her studies. The application must be accompanied by a complete business plan, a 250 word essay about why entrepreneurship is her career choice and three letters of reference referring to the characteristics which make her well suited to entrepreneurship.

The scholarships are worth \$1,000 each and there is one available for each of the four Atlantic Provinces. The scholarships are awarded at convocations and graduation ceremonies wherever possible to raise the profile of women entrepreneurs in the region.

**Objective:** To encourage young women in the four Atlantic Provinces to consider entrepreneurship as a career option and to assist them in the start-up of their businesses.

**Impact:** Four scholarships were awarded in 1994, the first year of the program.

**Cost:** The cost of the scholarship program is \$4,000.

**WHO TO CONTACT:**

*Association of Atlantic Women Business Owners*  
1819 Granville Street, Suite 304  
Halifax, Nova Scotia  
B3J 1X8  
Phone: (902) 422-2828  
Fax: (902) 422-9711

**G.**

## **ASSOCIATIONS/NETWORKING OPPORTUNITIES**



## **I. ASSOCIATION OF COLLEGIATE ENTREPRENEURS (ACE) - INTERNATIONAL**

**Description:** ACE is an international association with chapters associated with local colleges and universities. An ACE chapter generally acts as a networking group for entrepreneurially minded students and will undertake various activities such as inviting guest speakers to sessions that are open to members and the public. There are annual regional, national and international ACE conferences and all members receive an ACE newsletter. Chapter start-up manuals are available for post-secondary institutions wishing to become involved.

**Objective:** To bring together collegiate entrepreneurs and those members of the post-secondary institutions and the community interested in entrepreneurship. To provide a forum for entrepreneurial students to network, inspire, educate and support each other.

**Impact:** In 1994, there were seven (7) chapters in Atlantic Canada with approximately 150 members. The international organization is established in Canada, the U.S and in Mexico with ties to similar organizations in other countries.

**Cost:** \$25 for membership with \$15 going to the Canadian Head Office and \$10 for the local affiliate. ACE receives project and program support and sponsorship from the Canadian Imperial Bank of Commerce (CIBC), the Federal Business Development Bank (FBDB), and the Atlantic Canada Opportunities Agency (ACOA).

**WHO TO CONTACT:**

***Mr. David Henderson***  
ACE Canada  
180 Renfrew Drive, Suite 200  
Markham, Ontario  
L3R 8B7  
Phone: (800) 766-8169  
(905) 470-5193  
Fax: (905) 470-8512

## **II. YOUNG BUSINESS OWNERS (YBO) INTERNATIONAL**

**Description:** YBO International, operated by the same organization as the Association of Collegiate Entrepreneurs (ACE), is seen as filling the gap between ACE and the Young Entrepreneurs Organization (YEO) International. YBO or Young Business Owners International started up in 1994 and has five chapters in Canada.

In order to qualify for membership in YBO, one must own and manage their own business and have sales of at least \$50,000/year. A member must be under thirty (30) to join and must resign at the age of thirty-five (35). YBO is modeled after YEO (which requires its members to have \$1 million in revenues, join by the age of thirty-five and resign by forty).

The YBO program includes monthly, chapter-organized, education events in which an invited speaker makes a presentation. The other program offered is the Forum Program, in which eight to ten members meet on an ongoing basis to discuss business and/or personal issues. This support group has a leader and is confidential in nature. Although ACE and YBO currently share resources such as the newsletter and conference, it is expected that they will become more targeted to their specific and different markets as both organizations grow. YBO has a formal agreement with YEO International, such that YEO members will mentor the establishment of YBO chapters in the cities in which YEO has chapters.

**Objective:** To provide members with a forum to explore opportunities, realize their own personal vision and to build lasting friendships. To provide a network of support and information to young business owners.

**Impact:** YBO currently has five chapters in Canada and is set to launch into the United States with the mentorship and sponsorship of YEO. The five chapters located in Victoria, Vancouver, Calgary, Toronto and Halifax have in total sixty-five (65) members.

**Costs:** Membership fees are \$125/year with \$75 going to the local affiliate and \$50 going to the Head Office operations.

***WHO TO CONTACT:***

***Mr. David Barron***  
YBO International  
180 Renfrew Drive, Suite 200  
Markham, Ontario  
L3R 8B7  
Phone: (800) 766-8169  
(905) 470-5193  
Fax: (905) 470-8512

### **III. ACADIA YOUTH ENTREPRENEURSHIP FORUMS NOVA SCOTIA**

**Description:** During the winter of 1994, Acadia Centre for Small Business and Entrepreneurship undertook a process of holding a series of twenty-two (22) Youth Entrepreneurship Forums in school districts in Nova Scotia. The Forum consisted of one or two day sessions (depending on time allotted by the school involved) with the majority of students from grades 11 and 12, and with others from grade 7 - 12. The first session (common to all participants) focused on personal development, personal assessment, determination of goals and objectives, idea generation, and opportunity identification. Day Two took some of the ideas generated in the first day and engaged the students in the business planning process up to and including the marketing plan stage.

**Objective:** The objective started off as an awareness project to inform students of the support programs for student entrepreneurs but changed as the organizers realized students needed more guidance through the entrepreneurial development process as a prerequisite to encouraging uptake of any entrepreneurship programs.

**Impact:** The attendance ranged from 30 to 130 students and in total reached 1,500 students. The material and approach developed was utilized to reach an additional 250 adults involved in university and community college business programs. The Planning Kit was adopted for use by the Entrepreneurship 12 course. The Program was also used as the basis for the teacher in-service for the Entrepreneurship 12 course.

**Cost:** \$16,000 funded through the Canada/Nova Scotia Cooperation Agreement on Industrial Development Opportunities.

**WHO TO CONTACT:**

***Ms. Lisa Lowthers***

Acadia Centre for Small Business and Entrepreneurship  
Acadia University  
Wolfville, Nova Scotia  
B0P 1X0  
Phone: (902) 542-2201 ext.1604  
Fax: (902) 542-4111



H.

## PROMOTIONAL ACTIVITIES



## I. WAY TO GO! PROFILES - NEWFOUNDLAND AND LABRADOR ATLANTIC CANADA OPPORTUNITIES AGENCY (ACOA)

**Description:** "The Way to Go!- Profiles of Young Entrepreneurs in Newfoundland and Labrador" is a folder containing one page sheets showcasing fifteen (15) young entrepreneurs located in the Province of Newfoundland and Labrador.

**Objective:** To act as role models for other young people in the province; to promote entrepreneurship as a career option.

**Impact:** 4,500 kits were printed and distributed to schools, development groups, youth serving agencies and information centres.

**Cost:** The cost of development and the first printing of the publication - \$12,700.

**WHO TO CONTACT:**

***Ms. Karen Daley***  
ACOA Newfoundland and Labrador  
P.O. Box 1060  
St. John's, NF  
A1C 5M5  
Phone: (709) 772-2751  
Fax: (709) 772-2712

## **II. MARKET YOUR THOUGHTS PROGRAM - Y ENTERPRISE CENTRE NEWFOUNDLAND AND LABRADOR**

**Description:** "The Market Your Thoughts" program is a business idea competition that is promoted through the school system to students in grades 9 - 12. The best fifty (50) business ideas, evaluated by a panel of judges, are recognized in an official ceremony in which prizes are awarded. These ideas are incorporated into a directory of business ideas available for general distribution and to Enterprise Education classes throughout the province. Judges are volunteers from the business and education communities. Entries are judged on the following criteria: creativity/originality, marketability/profitability, presentation, and level of analysis. Students are invited to identify a business opportunity and further develop the idea by writing a business idea description that includes the unique qualities of the idea, the market potential, opportunities for growth, market qualities/niche and associated risks.

**Objective:** To promote entrepreneurship as a career option to high school age students. A side benefit is the production of a directory of good business ideas.

**Impact:** The "Market Your Thoughts" program started as a pilot project in 1993 in five high schools and with fifty-six (56) participants in the St. John's area. In 1994, the competition spread to the schools on the Avalon Peninsula, and in the 1995 program, the competition is open, and being promoted to students throughout the province. In 1994, 250 entries from 350 students were received from 26 high schools. In 1995, it is projected that over 1,000 will be received.

**Cost:** In 1994, the cost of the program was \$2,000. The budget for 1995 is \$22,000.

**WHO TO CONTACT:**

**Mr. Ian Baird**  
Y-Enterprise Centre  
5 Job Street  
St. John's, Newfoundland  
A1E 1H1  
Phone: (709) 739-9933  
Fax: (709) 726-5231

### **III. "THE YOUNG ENTREPRENEURS" - ATLANTIC PROVINCES ATLANTIC CANADA OPPORTUNITIES AGENCY (ACOA)**

**Description:** "The Young Entrepreneurs" is a booklet profiling 26 young Atlantic Canadian entrepreneurs in 20 businesses. The booklet is published in French and English.

**Objective:** To promote and encourage young people to consider entrepreneurship as a career option, and to profile successful young entrepreneur role models to business counsellors, teachers and intermediaries.

**Impact:** 4,000 copies were printed and distributed to schools, business associations, business intermediaries, colleges, libraries and youth serving agencies.

**Cost:** The cost of development and the first printing - \$15,000.

**WHO TO CONTACT:**

***Ms. Lois Stevenson***  
ACOA Head Office  
P.O. Box 6051  
Moncton, New Brunswick  
E1C 9J8  
Phone: 1-800-561-7862  
            (506) 851-7814  
Fax:     (506) 851-7403

#### **IV. WOMEN'S ENTERPRISE BUREAU PRESENTS...STUDENT ENTREPRENEURS VIDEO # 6**

**Description:** The Women's Enterprise Bureau of Newfoundland and Labrador produced a series of 13 videos in conjunction with Cable Atlantic on business issues relevant to women. Video #6 in the series featured three student entrepreneurs in two businesses. The series was broadcast on the community channels across the Province during 1993/1994, and is available from the Women's Enterprise Bureau for sale or rental. The series was sponsored by the Economic Recovery Commission (Province of Newfoundland and Labrador) and by private sector contributions.

**Objective:** To promote entrepreneurship as a career option for young people and to introduce three young business owners as role models for others.

**Impact:** The program was broadcast on several occasions across the Province and is used and suitable for inclusion in presentations on business ownership targeted to young people. It has been made available to schools, libraries, and youth serving agencies and has been used in entrepreneurship curricula.

**Cost:** The cost of purchasing video #6 is \$20. The series sells for \$196.

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## V. TEMPS D' AFFAIRES

**Description:** The *Conseil économique du Nouveau-Brunswick inc.*--a francophone business association in New Brunswick, in partnership with several private sector and public sector organizations--produced a television series, *Temps d' affaires*. The French television series of 20 shows draws on everyday situations affecting Atlantic francophones to illustrate the major economic and entrepreneurial phenomena that influence their daily lives and determine their future development. The series was broadcast on *Société Radio-Canada* throughout the Atlantic region and on *RDI Le réseau de l'information*, the national French CBC news network.

It features interviews with more than 150 entrepreneurs talking about their experiences in the business world. Video # 6, which deals with young entrepreneurs, features interviews with seven young people.

**Objective:** To provide Atlantic francophones with an opportunity to be aware of and have a better understanding of the major economic and entrepreneurial issues that affect them.

**Impact:** The series was broadcast throughout the region from October 1994 to March 1995, and again nationally from January to May 1995. The series is being used in the school system and by colleges in the region.

**Cost:** The total cost for the production of the series was approximately \$450,000.

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**I.**

**DEPARTMENT OF EDUCATION  
INITIATIVES**



## **I. NEWFOUNDLAND AND LABRADOR**

**Curriculum Development** - Although the primary focus for curriculum development has been the high school enterprise education classes, significant developments are also taking place at the intermediate and elementary school levels. A number of enterprise education classes have been developed on a district level for Levels 1, 2, and 3 (Grades 10, 11 and 12) and a provincial course (Business Enterprise 1100) has also been developed for Level 1 students (Grade 10). Presently 7,000 students are enrolled in the programs. The Consumer Studies, Canadian Economy, and Global Economics courses all include an entrepreneurship module.

The Grades 7 and 8 curricula are presently being revised for the 1995/96 school year and enterprise education will be strengthened in the Social Studies courses as part of the revisions. Another course that is developed in the Province is "Atlantic Canada in the Global Community". This Grade 9 course has significant components dedicated to the economy, entrepreneurship and technology.

Pathways to Enterprise, a joint Atlantic Provinces initiative through the Maritime Provinces Education Foundation (MPEF), is underway with the creation of teams in each district. To date, 80 teachers have received teacher training for this cross-curricula course for grades 4 - 6. Introduction to the classroom will take place in the 1995/96 school year.

**Community Development/Partnerships with other agencies** - A Student Enterprise Showcase held in Gander in 1995 was a culmination of similar district showcases. It consisted of an exhibit of business ideas and business plans presented by the winning students from the district showcases. The Province of Newfoundland and Labrador has partnered with the other Atlantic Provinces through the MPEF and attends the symposiums sponsored by the MPEF. In addition, the Department of Education is working in conjunction with the P.J. Gardiner Institute in the teacher in-service program for Enterprise Education. The Department of Education provides the first level of training in-house and the P.J. Gardiner Institute provides level 2 and 3 training on the specifics of business planning, marketing, etc..

**Resource Development** - The Department of Education is involved in the distribution of the "The Leading Edge" videos and teaching guides. The Department of Education has been involved along with all the provinces in the development and piloting of the Canadian Bankers Association (CBA) and the Canadian Foundation for Economic Education (CFEE) CD-Rom "Planning for Success" resource.

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## II. NOVA SCOTIA

Nova Scotia has implemented enterprise and entrepreneurship education throughout the school system and funded their activities through the Cooperation Agreement on Industrial Development Opportunities. The cost for 2.5 years (from January, 1993) is \$800,000. Several of the courses now have an entrepreneurship module (integration) while other courses are entrepreneurship focused. The courses span all the school grades from Primary to grade 12. Throughout the system, it is encouraged that the community, the schools and students come together and this has been done on a classroom-by-classroom or school-by-school basis with community groups such as 4H, Junior Achievement, Rotary Club and the Chambers of Commerce.

**Elementary:** P - 6 - The Elementary Resource Guide - "Pathways to Enterprise" (a joint Atlantic Provinces resource) is used. This is a project-oriented guide geared towards encouraging the development of enterprising skills in students. Nova Scotia tends to emphasize entrepreneurial types of activities and projects, and those that can be related to the student's life and knowledge base.

**Junior High:** The Grade 9 Maritime Studies course has a six (6) week unit on entrepreneurship. The program is action-oriented and includes a simulation of starting and running a summer business. Fourteen thousand (14,000) students throughout the province are enrolled in this course per year.

A Science Kit is being used in the science course based on a series of projects that can be undertaken during the year that take anywhere from one day to the full year to complete. These projects link science, technology and entrepreneurship.

Other cross curricula inclusions of entrepreneurship include modules in the Fine Arts/Production Technology course (Industrial Arts) and the Family Studies (Home Economics) course.

**High School:** Business 10, a grade 10 course has 50% of its course content relating to entrepreneurship.

The Grade 11 Economics Course has a module devoted to Entrepreneurship.

The computer-related studies courses in grade 11 and 12 have modules on entrepreneurship.

Both the Production Technology/Fine Arts and the Career and Life Management courses have units on entrepreneurship.

## II. NOVA SCOTIA (Continued)

The Entrepreneurship 12 course, a full credit course, introduced in the 1994/1995 school year has been well received with one out of every four students that are eligible to take the elective course signing up for it. In this, its first year, 1000 students in 29 schools are enrolled. Next year, it is projected that 2000 students in 60 schools will enroll in the course. The course is experiential with a requirement to start a business and there are some very encouraging anecdotal success stories being created through the course.

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### III. PRINCE EDWARD ISLAND

Prince Edward Island presently has three courses that encourage students to become aware of entrepreneurship.

The Grade 11 Entrepreneurship course has been made available to all of the province's eleven (11) High Schools. The Grade 12 elective, Workplace Dynamics course, has a co-operative education component that places students in a work environment so that they can be better prepared for the "real world". Most of these placements are in small businesses, thus exposing the students to this option.

The Grade 9 Industrial Arts course includes Manufacturing Technology, a module in which the students actually set up a business, manufacture a product, and market it. This module is very popular with the students and teachers alike and has been the basis for the piloting of an upcoming Idea Show in which the students will display their ideas to invited guests such as Home Hardware and Canadian Tire staff for their feedback.

The Grade 9 Maritimes Studies Course includes studies of Entrepreneurs. The Pathways to Enterprise Guide is being piloted for use in Grades 7 - 9. This pilot is being undertaken in cooperation with the other Atlantic Provinces through the Maritime Provinces Education Foundation (MPEF).

**Teacher Training** - Activities being undertaken to prepare teachers for enterprise education include: a number of in-service sessions and workshops, participation of students and teachers in last years' Atlantic Canada Entrepreneurship Awards Conference, the Science and Industry tour (in which 65 teachers were able to make one day visits to high tech firms in the Province - coordinated by Holland College), participation in the Interprovincial Symposium on Enterprise Education - sponsored by MPEF, sponsorship of teachers to take the Atlantic Chamber of Commerce course "Owning My Own Business", and sponsorship of five (5) teachers to attend an Atlantic Craft Trade Show and the Maritime Gift Show.

**Resource Materials** - PEI is gathering case studies to add to the Pathways to Enterprise core materials available from MPEF. The Department of Education worked with other provinces and the Canadian Foundation for Economic Education (CFEE) and the Canadian Banker's Association (CBA) in the pilot testing and introduction of the CD product "Planning for Success". This product has now been made available to High School teachers.

"The Leading Edge" video series was piloted in the classrooms last year and is now available in the schools.

Some twenty-five (25) schools have been equipped with communications technologies that can be used to link students and teachers to information for business development (including fax machines, computers, internet access and software).

### III. PRINCE EDWARD ISLAND (Continued)

The Provincial Media Centre has a number of video programs that are available for classroom use and Enterprise Education Resource materials are being made available for planned entrepreneurship - focused learning centres in each high school library .

**Upcoming Activities of Note** - Include a Career Week panel comprised of Young Entrepreneurs visiting PEI high schools. PEI will be hosting an in-province technology workshop. As mentioned above, one school's Industrial Arts class is hosting an Ideas Show. This pilot activity is planned to become province-wide in scope next year.

**Costs:** The costs of much of the programming are covered through the Canada/Prince Edward Island Cooperation Agreement on Industrial Development. Some of the activities have private sector participation and sponsorship.

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## IV. NEW BRUNSWICK

### ● NEW BRUNSWICK ANGLOPHONE SECTOR

There are six broad initiatives which have been undertaken in the New Brunswick education system to encourage an enterprising culture. One of these activities, the Pathways to Enterprise resource guide (used for K - 8) which was originally designed in New Brunswick, is currently being adapted for use in all of the Atlantic Provinces.

Through funding by the Canada/New Brunswick COOPERATION Agreement on Entrepreneurship and Human Resource Development, the New Brunswick Department of Education has been able to partner with the Projet Entrepreneurship Project (PEP) team at Mount Allison University in Sackville, New Brunswick to design many of its initiatives. The PEP team carried out an extensive study of entrepreneurship in the Atlantic region from 1988 to 1990. This study identified gaps and made recommendations which addressed them. With this as a knowledge base, the «Nurturing an Enterprise Culture» project was developed outlining the initiatives below.

#### Initiatives in Enterprise Education

**In-service and Pre-service Training** - There is a pre-service training course in enterprise education currently available to the Faculty of Education students at Mount Allison University. It is planned to encourage the development of this or a similar program at the University of New Brunswick and at St. Thomas University. In addition, there is a concerted effort to provide training for teachers who are already in service. This is provided through a series of summer week-long institutes with follow-up workshops and visits to the 12 school districts throughout the school year. Each of the school districts identifies teachers who are leaders in the field of enterprise education to participate in these activities.

**Pathways to Enterprise** - The PEP team at Mount Allison University, on behalf of the Department of Education, has developed a resource guide for use in grades K through 8. This guide is subsequently being adapted for use throughout the Atlantic provinces at the elementary level. The guide will identify opportunities for elementary teachers to «infuse» notions of enterprise education «across the curriculum».

**Secondary Schools** - The Department of Education has sponsored a series of initiatives to infuse and integrate enterprise education across the curriculum at the secondary school level.

The Department of Education in conjunction with the PEP team is also going through a process of identifying specific courses (at the secondary school level) and their tie-ins to entrepreneurship and enterprise education. The review is being undertaken on a course by course basis. This initiative will examine in a particular way several related modules in the junior high school technology program (which combines industrial education, business education and home economics education), as well as the Maritime Studies course (at the grade 10 level) and the Entrepreneurship 110 course which is available in most of the province's 50 high schools. The students of

#### IV. NEW BRUNSWICK (Continued)

Entrepreneurship 110 prepare a business plan as part of the course and have been listed with the incentive programs available from the government encouraging the actual start-up of their businesses. A new innovation that has sprouted from this initiative is the initiation of student entrepreneurship institutes in the summer.

**Community Education Links** - Through an initiative which is headed by the PEP team at Mount Allison, school boards in each of the 12 schools districts are given release time for teachers to visit in the workplace, industries and businesses for a period of time ranging from a few days to a two week placement. The purpose of these links is so that teachers, through their experience, can bring back to the classroom a taste of the «real world» and share this knowledge with their students.

**Enterprise Resource Data Bank** - The PEP team at Mount Allison is combining a data bank of available resources which can be used by teachers interested in enterprise or entrepreneurship education.

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#### IV. NEW BRUNSWICK (Continued)

- **NEW BRUNSWICK FRANCOPHONE SECTOR**

The Francophone sector of the New Brunswick Department of Education has undertaken to implement nine major initiatives in its schools that are aimed at developing entrepreneurial spirit and promoting an entrepreneurial culture among New Brunswickers.

Two of these measures concern the entire Atlantic Region: the Maritimes studies course and the publication of a manual: "*Les Maritimes: trois provinces à découvrir*" for the Grade 9 level, containing economic components related to our regions; and a reading kit, featuring four characters who will promote various facets of entrepreneurship, to be prepared for the primary levels in cooperation with the Maritime Provinces Education Foundation.

A committee of representatives from the four Atlantic provinces is working on the reading kits, which will be included in regular primary level programming.

Under the Canada/New Brunswick COOPERATION Agreement on Entrepreneurship and Human Resource Development, technological infrastructure, consisting of computers, courseware, and computerized teaching materials, will be provided to support the initiatives implemented. And, as of June 1995, French-language schools will all be linked via Internet.

Moreover, career guidance and cooperative education programs will place students in on-the-job learning situations with employers and entrepreneurs.

The following five activities, derived from the COOPERATION Agreement on Entrepreneurship and Human Resources Development, have been implemented or are being prepared:

**Revision of the "Entrepreneuriat 83311" course** - This course is offered to Grade 11 and 12 students and is one of a group of four optional courses. The choice of one course from this group is compulsory to obtain a high school diploma. The students of «Entrepreneuriat 83311» have access to the incentive programs available from the government to encourage the actual start-up of their businesses.

**Technological component**

- addition of an "Entrepreneurship" module to the course "Éducation technologique 6011" at the Grade 10 level, to replace the module «technology and management»;
- development of "ORIENTÈQUE" career guidance courseware;
- preparation of a provincial studies program and teaching guide on technology for Grades 7, 8 and 10 under way;
- integration of the "Planifiez votre succès" courseware by the Canadian Foundation for Economic Education, sponsored by the Canadian Bankers' Association, into the "Entrepreneurship" module.

#### IV. NEW BRUNSWICK (Continued)

##### **Extracurricular activities component**

- integration of entrepreneurship concepts and skills in extracurricular activities;
- meetings with school boards and school administrators to establish strategies;
- meetings with student councils and student activity monitors;
- on-site facilitation and training, involving people from the community (parents, business people and community-based organizations);
- publication of an entrepreneurship-based guide to extracurricular activities;
- acquisition of support teaching materials;
- provincial entrepreneurship competition;
- summer and weekend camps on entrepreneurship (Excellence Plus).

##### **Partnership component**

- publication of a promotional brochure;
- publication of a promotional poster;
- meetings and facilitation in the schools (training in the fall of 1995);
- preparation of a kit for schools to help them establish and maintain partnerships with the community;
- production of a video showing various types of partnerships in French-language schools;
- establishment of a network of contacts with business people, organizations, parents, etc.;
- visits to entrepreneurs and school visits by entrepreneurs.

##### **Educational resources centre component**

- A new educational resources sector (print materials, videos, courseware, cassettes, etc.) on the teaching of entrepreneurship has been set up with the collaboration of the Université de Moncton PEP (Projet Entrepreneurship Project) team and the staff of the Université de Moncton's Educational Resources Centre. Some 500 titles are available.

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**J.**

**RESOURCE MATERIALS  
ON YOUNG ENTREPRENEURS**



## I. CD-ROM

***Planning for Success*** - The Canadian Banker's Association launched this new program in November, 1994. It consists of a multi-media CD-ROM training program directed to grades 7 - 12 students. Schools from across Canada tested the program and have had input for the revised edition of the program. Planning for Success is available for distribution through the Canadian Foundation for Economic Education. (416) 968-2236

## II. VIDEO PROGRAMS

***Econ and Me/ Mon économie*** - Five 15 minute student videos introducing children ages 7 to 10 to basic economic concepts. The kit contains two 25 minute teacher orientation videos and a teacher's guide. Available from the Canadian Foundation for Economic Education. (416) 968-2236

***Entrepreneurship for Canadians-Spirit of Adventure*** -Available in French and English and for Aboriginal audiences. Each is a series of six programs. Available from the Canadian Foundation for Economic Education - (416) 968-2236.

***The Leading Edge*** - A Television Series, televised on MITV and NTV in 1991-95. The 1991/92 series of 36 entrepreneur vignettes is available complete with a teacher's guide from the Maritime Provinces Education Foundation (MPEF) - (902) 424-3295 or the provincial departments of education in Atlantic Canada.

***Women's Enterprise Presents...*** A 13 part series on entrepreneurship issues, (especially #6 - Student Entrepreneurs) available from the Women's Enterprise Bureau - (709) 754-5555.

***Owning My Own Business*** (Textbook, plus 13-part Video series, and Business Plan Guide) - Available from the Atlantic Provinces Chamber of Commerce, Moncton, (506) 857-3980. The French version, «**Posséder mon Entreprise**» - is available from Université de Moncton and le Conseil économique du N.-B., (506) 857-3143.

***Temps d' affaires*** - A series of 20 videos on entrepreneurship issues (especially Video #6 on young entrepreneurs) available from Le Conseil économique, (506) 857-3143.

## III. BOOKS/PAMPHLETS

***Way to Go! - Profiles of Newfoundland and Labrador Young Entrepreneurs*** - Available from ACOA -Newfoundland (709) 772-2751.

***The Young Entrepreneurs*** - Profiles of 26 Young Atlantic Canadian Entrepreneurs -Atlantic Canada Opportunities Agency, Head Office, 1-800-561-7862.

***Summary Report of the Characteristics and Needs of Young Entrepreneurs and Young Persons Wanting to Become Entrepreneurs in Atlantic Canada*** - 1995 research report available from the Atlantic Canada Opportunities Agency, Head Office in Moncton. 1-800-561-7862.

#### IV. MULTI-MEDIA TEACHING KIT:

*Financing Prosperity* - This training program is a multi-media teaching resource distributed in 1994 to Canadian Business Schools and Community Colleges. The program provides information on sources of capital and how to access the funds needed to start a business. The Financing Prosperity Kit consists of a Teachers Resource Guide, two video tapes, and seminar material, including ten small business financing cases. This Kit is available from the Canadian Banker's Association. Linda Routledge - (416) 362-6092.

#### V. CASE STUDIES

*AEI (Atlantic Entrepreneurship Institute) Case Studies*. These case studies cover a variety of small business issues and are available in four volumes. Each book contains approximately 20 cases. Three of the books are oriented for the University level and one is oriented to the High School level. Each has a teaching guide available. These cases are also available packaged by topic area in the following packages: Community Economic Development, Women in Business, Innovation and Technology and Tourism and Commercial Leisure. These books are available from Acadia University - (902) 542-2201 ext. 1622.

*Tourism and Commercial Leisure* - 2. A series of case studies available from the Institute of Case Studies, Acadia University, (902) 542-2201 ext. 1622.

#### VI. OTHER MATERIALS

Junior Achievement has five programs geared for classroom and after-school for different levels and purposes. The "Business Basics" course for grade 5 and 6 students is delivered by High School students in the "Company Program" or by volunteer business people. The "business consultants" are provided with materials covering production, marketing, management and organization. The course is 4 weeks long with one session per week during school time.

The after school company program combines volunteer sponsors from the business community with High School students. They form a company and produce a product and sell it. In the process, they sell shares in the firm and learn about pricing, manufacturing, marketing, record keeping, etc.. Other programs that can be accessed from Junior Achievement include the "Economics of Staying in School" (a 7 week stay in school program for grade 9 students), "Project Business"- a 14 session intensive program delivered by volunteer "business consultants", and the "Applied Economics" program which is taught by teachers in the classroom using Junior Achievement materials. For more information -Junior Achievement (800) 265-0699.

Mount Allison Projet Entrepreneurship Project Database of Enterprise Education Materials - The Database lists the entrepreneurship and enterprise education materials that the PEP team have on hand from around the world and across Canada. The materials are geared to grades K - 12 and are divided into subject areas. For more information, contact Elaine Smith - (506) 364-2528.







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